PTO/SB/21 (08-03) Approved for use through 08/30/2003. OMB 0651-0031 U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number. **Application Number** 10/022,165 TRANSMITTAL Filing Date 12/17/2001 **FORM** First Named Inventor Michael W. Brown Art Unit 2643 (to be used for all correspondence after initial filing) **Examiner Name** Attorney Docket Number AUS920010844US1 Total Number of Pages in This Submission **ENCLOSURES** (Check all that apply) After Allowance communication Fee Transmittal Form Drawing(s) to Technology Center (TC) Appeal Communication to Board Licensing-related Papers Fee Attached of Appeals and Interferences Appeal Communication to TC Petition (Appeal Notice, Brief, Reply Brief) Amendment/Reply Petition to Convert to a Proprietary Information After Final **Provisional Application** Power of Attorney, Revocation Status Letter Affidavits/declaration(s) Change of Correspondence Address Other Enclosure(s) (please Terminal Disclaimer Extension of Time Request Identify below): Return-address, Stamped Postcard Request for Refund Express Abandonment Request CD, Number of CD(s) Information Disclosure Statement Remarks Certified Copy of Priority Document(s) JAN 2 9 2004 Change of Correspondence Address Response to Missing Parts/ Incomplete Application Technology Center 2600 Response to Missing Parts under 37 CFR 1.52 or 1.53 SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT Firm Amy J. Pattillo, Reg. No 46, 983 Individual name Signature Date CERTIFICATE OF TRANSMISSION/MAILING I hereby certify that this correspondence is being facsimile transmitted to the USPTO or deposited with the United States Postal Service with sufficient postage as first class mail in an envelope addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450 on the date shown below.

Typed or printed name	Amy J. Pattillo	
Signature	Auffr	Date 1/2-2-104

This collection of information is required by 37 CFR 1.5. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to 12 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

July 26 ment of the United States Patent and Trademark Office E

OFFICE CENTED

JAN 2 9 2004

In Re Application of:

Michael W. Brown et al.

Serial No.: 10/022,165

Filed: 12/17/2001

Title: Providing Account Usage Fraud

Protection

Before the Examiner:

Group Art Unit: 2643

Technology Center 2600

Intellectual Property Law Department

International Business Machines Corporation

11400 Burnet Road

Austin, Tx 78758

January 22, 2004

Change of Correspondence Address

Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Sir:

Please change the Correspondence Address for the above-identified patent application to:

Amy J. Pattillo P.O. Box 161327 Austin, Texas 78716-1327 USA

If telephone contact is required, please call:

(512) 402-9820 Fax (512) 402-9820

Thank you,

Amy J. Pattillo

Associate Attorney of Record

Reg. No. 46,983 (512) 402-9820

//22/0 Date